

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOSEPH A CARLINO

Debtor(s)

Case No. 18-23811GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/27/2018, and was converted to chapter 13 on 12/06/2018.
- 2) The plan was confirmed on 01/31/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/18/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/25/2021.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$134,797.00.
- 10) Amount of unsecured claims discharged without full payment: \$26,013.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$55,469.23
Less amount refunded to debtor	\$3,697.95

NET RECEIPTS: **\$51,771.28**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,571.57
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,071.57**

Attorney fees paid and disclosed by debtor: \$2,135.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	344.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	14,949.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	300.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	762.00	898.26	898.26	898.26	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	200.00	307.32	307.32	307.32	0.00
CAPITAL ONE**	Unsecured	1,679.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	301.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	478.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	198.24	198.24	198.24	0.00
KOHL'S++	Unsecured	602.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	363.00	363.77	363.77	363.77	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	479.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT CORP	Unsecured	115.00	NA	NA	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	7,000.00	6,752.25	6,752.25	6,752.25	697.83
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	7,110.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	740.00	740.42	740.42	740.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	1,760.00	1,481.56	1,481.56	1,481.56	0.00
US BANK TRUST NA - OWNER TRUST	Secured	75,000.00	73,627.92	0.00	28,568.80	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	2,418.19	2,418.19	2,418.19	0.00
VALLEY HONDA	Secured	4,000.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	53.90	53.90	53.90	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	219.17	219.17	219.17	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$6,752.25	\$35,321.05	\$697.83
Mortgage Arrearage	\$2,418.19	\$2,418.19	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,481.56	\$1,481.56	\$0.00
TOTAL SECURED:	\$10,652.00	\$39,220.80	\$697.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$2,781.08	\$2,781.08	\$0.00

Disbursements:	
Expenses of Administration	<u>\$9,071.57</u>
Disbursements to Creditors	<u>\$42,699.71</u>
TOTAL DISBURSEMENTS :	<u>\$51,771.28</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/15/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.